

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
HARRISBURG DIVISION**

In re: JEROME KEITH HOLMES	§	Case No. 1:19-bk-04009
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 09/19/2019.
- 2) The plan was confirmed on 05/14/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 09/10/2024.
- 5) The case was completed on 10/02/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,361.00.
- 10) Amount of unsecured claims discharged without full payment: \$272,492.69.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 21,740.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 21,740.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 4,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,536.00	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 6,036.00</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
KARA K GENDRON	Lgl	0.00	NA	NA	4,500.00	0.00
COMMONWEALTH OF	Pri	1,706.66	464.17	464.17	0.00	0.00
CAPITAL REGION WATER	Sec	3,077.55	3,085.93	0.00	0.00	0.00
CAPITAL REGION WATER	Sec	491.00	401.46	0.00	0.00	0.00
CAPITAL REGION WATER	Sec	368.08	376.46	0.00	0.00	0.00
CAPITAL REGION WATER	Sec	6,546.50	6,656.00	0.00	0.00	0.00
CHASE BANK USA	Uns	2,478.05	2,513.95	2,513.95	149.52	0.00
INTERCOASTAL FINANCIAL, LLC	Uns	4,825.04	4,825.04	4,825.04	286.97	0.00
DAUPHIN COUNTY TAX CLAIM	Sec	6,620.46	4,267.38	0.00	0.00	0.00
DAUPHIN COUNTY TAX CLAIM	Sec	6,942.00	6,876.15	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	5,008.66	5,008.66	5,008.66	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	236.37	236.37	14.06	0.00
PORTFOLIO RECOVERY	Uns	914.40	1,204.13	1,204.13	71.62	0.00
NEXTGEAR CAPITAL INC	Uns	152,681.25	152,915.50	152,915.50	9,094.69	0.00
BANK OF AMERICA	Sec	0.00	NA	NA	0.00	0.00
FULTON NATIONAL BANK, NA	Sec	12,544.15	17,257.89	0.00	0.00	0.00
PPL ELECTRIC UTILITIES	Uns	12,954.55	14,492.89	14,492.89	861.96	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	711.15	711.15	42.29	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PNC BANK	Sec	24,617.00	22,883.23	0.00	0.00	0.00
PNC BANK	Sec	61,768.00	54,991.78	0.00	0.00	0.00
PA CENTRAL FEDERAL CREDIT	Sec	15,269.05	14,773.90	0.00	0.00	0.00
CITY OF HARRISBURG	Sec	2,111.80	2,169.86	0.00	0.00	0.00
CITY OF HARRISBURG	Sec	2,027.69	2,084.17	0.00	0.00	0.00
CITY OF HARRISBURG	Sec	6,365.00	5,617.90	0.00	0.00	0.00
CITY OF HARRISBURG	Sec	4,225.64	4,341.74	0.00	0.00	0.00
JPMORGAN CHASE BANK, NA	Sec	37,812.00	37,812.00	0.00	0.00	0.00
CITY OF HARRISBURG	Pri	8,599.34	7,494.87	7,494.87	0.00	0.00
CITY OF HARRISBURG	Uns	4,518.39	240.00	240.00	0.00	0.00
BANK OF AMERICA	Sec	113,589.95	100,592.10	174.23	174.23	0.00
AFS ACCEPTANCE	Uns	7,599.82	NA	NA	0.00	0.00
AG ADJUSTMENTS	Uns	360.54	NA	NA	0.00	0.00
ALLSTATE INSURANCE	Uns	180.63	NA	NA	0.00	0.00
AMERICAS AUTO AUCTION	Uns	280.00	NA	NA	0.00	0.00
AMERICAN CREDIT ACCEPTANCE	Uns	2,275.57	NA	NA	0.00	0.00
AT&T MOBILITY	Uns	72.06	NA	NA	0.00	0.00
AT&T UNIVERSAL CARD	Uns	8,495.27	NA	NA	0.00	0.00
AUCTION CREDIT ENTERP	Uns	21,889.00	NA	NA	0.00	0.00
AUCTION CREDIT ENT	Uns	9,158.00	NA	NA	0.00	0.00
BARR CREDIT SERVICES	Uns	2,330.70	NA	NA	0.00	0.00
BUREAU OF ACCOUNT MGMT	Uns	687.00	NA	NA	0.00	0.00
CARFAX	Uns	398.00	NA	NA	0.00	0.00
CARS BY DEALERS	Uns	300.00	NA	NA	0.00	0.00
CUNNINGHAM, CHERNICOFF &	Uns	1,711.61	NA	NA	0.00	0.00
DIANE DUFFY WOOLFORK	Uns	1,450.00	NA	NA	0.00	0.00
DIRECTV	Uns	236.37	NA	NA	0.00	0.00
EAGLES CREST APARTMENTS	Uns	2,082.95	NA	NA	0.00	0.00
ERIE INSURANCE	Uns	4,381.23	NA	NA	0.00	0.00
FAULKNER CADILLAC	Uns	2,313.23	NA	NA	0.00	0.00
FIRST DATA GLOBAL LEASING	Uns	358.14	NA	NA	0.00	0.00
GARDEN SPOT AUTO AUCTION	Uns	300.00	NA	NA	0.00	0.00
KATHY ONEAL-SLOANE	Uns	3,631.28	NA	NA	0.00	0.00
LKQ PENN MAR	Uns	145.00	NA	NA	0.00	0.00
MANHEIM	Uns	713.00	NA	NA	0.00	0.00

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<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
MANHEIM AUTO AUCTION	Uns	730.00	NA	NA	0.00	0.00
MS HERSHEY MEDICAL CENTER	Uns	155.09	NA	NA	0.00	0.00
PAYPAL CREDIT	Uns	589.71	NA	NA	0.00	0.00
PENN STATE HERSHEY MEDICAL	Uns	300.00	NA	NA	0.00	0.00
PEP BOYS EXPRESS	Uns	117.10	NA	NA	0.00	0.00
PNC BANK	Uns	1,356.65	NA	NA	0.00	0.00
QUILL	Uns	103.75	NA	NA	0.00	0.00
SHALAKEMIA MOFFIT	Uns	2,132.25	NA	NA	0.00	0.00
TASHISHA LAVETTE ELLIS	Uns	8,317.87	NA	NA	0.00	0.00
UGI CORP	Uns	389.22	NA	NA	0.00	0.00
UNVL/CITI	Uns	8,495.27	NA	NA	0.00	0.00
WESTLAKE FINANCIAL	Uns	7,560.07	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 174.23	\$ 174.23	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 174.23	\$ 174.23	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 12,967.70	\$ 5,008.66	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 12,967.70	\$ 5,008.66	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 177,139.03	\$ 10,521.11	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 6,036.00	
Disbursements to Creditors	\$ 15,704.00	
<b>TOTAL DISBURSEMENTS:</b>		\$ 21,740.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/09/2025

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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